

**TITLE: METHOD AND APPARATUS FOR VERIFICATION/AUTHORIZATION
BY CREDIT OR DEBIT CARD OWNER OF USE OF CARD
CONCURRENTLY WITH MERCHANT TRANSACTION**

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6 ABSTRACT:

9 A method and apparatus designed for credit card protection called CARDSAFE™.

CARDSAFE™ protects the credit card holder by allowing the named credit card holder to exert a final PRE-APPROVAL of any and all transactions associated with a particular credit card or 12 cards. The system and method consist of the following activities. At the time that a particular

credit card is used in a credit card transaction at a remote terminal, the credit card processing

company is contacted with the amount of the transaction and the account number. Concurrently,

15 the card holder is immediately notified by one or more of the currently available electronic or

wireless technologies, such as a telephone call, pager notification, wireless, Bluetooth®,

Blackberry®, Research In Motion (“RIM®”), Wireless Application Protocol (“WAP”) or the

18 Internet. Upon receipt of this notification, the credit card holder will either approve or disapprove

of the credit card transaction by using one or more of the currently available electronic or

wireless technologies, such as a telephone call, pager notification, wireless, Bluetooth,

21 Blackberry®, Research In Motion (“RIM®”), Wireless Application Protocol (“WAP”), satellite

or the Internet. Unless or until the transaction is approved by the credit card holder, the

transaction is not completed. Following notification to the credit card holder, approval or

24 disapproval by the credit card holder can be real time or on a pre-approval or pre-disapproval

basis. No credit card transactions can be effectuated without providing the named owner of the

credit card an opportunity to approve of, or disapproved of, the credit card transaction. In this

27 way, an unauthorized person who gains access to a particular account would not be able to

complete a transaction At the choice of the credit card owner, the CARDSAFEtm system can also
be deactivated if desired. The CARDSAFEtm system is designed to work with any and all types
3 of wireless, and wired, systems such as telephones, pagers, microwave, Internet and computers.

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